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## Amendment to the claims

## 1.- 83. (Canceled)

84. (Currently amended) A method for an internet hosted bill paying <u>and transaction</u> sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and at least one monetary funding activity that has a monetary funding computer so that the debtor, creditor and monetary funding activity can transmit and receive transaction data via their computers over the internet wherein the transaction data is data regarding a plurality of <u>unsorted</u> transactions with portions of the transaction data defining respective <u>unsorted</u> transactions of said plurality of <u>unsorted</u> transactions wherein each <u>unsorted</u> transaction involves paying a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding account with the monetary funding activity; said method comprising the steps of:

enabling a display of a plurality of fields with some of the fields being filled with transaction data for each transaction on the debtor's computer screen wherein each field, that is filled with said transaction data, contains at least a respective part of one of the portions of said transaction data that corresponds to a respective transaction;

enabling a simultaneous display of said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;

upon one or more commands by the debtor, enabling the debtor to insert a plurality of the category items selected by the debtor in selected open fields associated with [[the]] said at least some of the unsorted transactions and display respective selected fields filled with selected category items on the debtor's computer screen; and screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor enabling the debtor to sort the <u>unsorted</u> transactions <u>that are simultaneously displayed on the debtor's computer screen</u> by one or more <u>of</u> <u>the</u> category items selected by the debtor and <u>simultaneously</u> display the <u>unsorted</u> transactions sorted by said one or more <u>of the</u> category items on the debtor's computer screen.

85. (Currently amended) A method as claimed in claim 84 further comprising the step of:

simultaneously with said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen enabling a display of said plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor's computer screen: screen simultaneously with said simultaneous display of said plurality of unsorted transactions.

86. (Currently amended) A method as claimed in claim 85 further comprising the steps of:

enabling wherein said enabling a simultaneous display of unsorted transactions enables a display of rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and [[a]] at least one category item column wherein the transaction column has data columns have fields filled with said transaction data and said [[the]] at least one category item column has an open field; a plurality of said open fields;

upon the debtor activating a selected line item and then activating a selected category item button, enabling a display filling of the open field for the selected line item filled with the category item associated with corresponding to the selected category item button.

87. (Currently amended) A method as claimed in claim 84 further comprising the steps of:

wherein said each unsorted transaction of at least of some of the unsorted transactions, that has said at least one open field, has primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to the unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

enabling the debtor to insert at least primary and secondary category items in at least first and second open said primary and secondary fields respectively associated with each of at least some of the transactions for displaying first and second said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands enabling the debtor to sort the <u>unsorted</u> transactions by said at least said primary and secondary category items selected by the debtor and <u>simultaneously</u> display the <u>unsorted</u> transactions sorted by said primary and secondary category items on the debtor's computer screen.

88. (Currently amended) A method as claimed in claim 87 further comprising the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons enabling a <u>selection and</u> display of the selected primary and secondary category items in selected <del>first and</del> second open <u>primary and secondary</u> fields respectively on the debtor's computer screen.

89. (Currently amended) A method as claimed in claim 88 further comprising the steps of:

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transactions enables a display of rows of line items on the debtor's computer screen with each line item representing [[a]]an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction column has data columns have fields filled with said transaction data and [[each]] the primary and secondary category item column has an open field; columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a display selection and filling of the [[open]] primary or secondary field in the primary or secondary category column respectively for the selected line item filled with the category item associated with corresponding to the selected primary or secondary category item button.

90. (Previously presented) A method as claimed in claim 84 further comprising the step of:

enabling a display in at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data.

91. (Currently amended) A method as claimed in claim 84 further comprising the step of: including a bill paying method which comprises the steps of:

enabling a display of the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen; screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, enabling the debtor to display an account balance in a monetary funding account with [[the]] said at least one monetary funding activity on the debtor's computer screen; screen simultaneously with said simultaneous

## display of said plurality of unsorted transactions; and

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enabling a display on said computer screen of a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed. simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor is enabled to select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.

92. (Currently amended) A method for an internet hosted bill paying and transaction sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and at least one monetary funding activity that has a monetary funding computer so that the debtor, creditor and monetary funding activity can transmit and receive transaction data via their computers over the internet wherein the transaction data is data regarding a plurality of transactions with portions of the transaction data defining respective transactions of said plurality of unsorted transactions wherein each unsorted transaction involves paying a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding account with the monetary funding activity and wherein a plurality of fields filled with transaction data for each transaction a simultaneous display of said plurality of unsorted transactions are transmitted to the debtor's computer via the internet for display on the debtor's computer screen wherein each field filled with said transaction data contains at least a respective part of one of the portions of said transaction data that corresponds to a respective unsorted transaction and wherein one or more open fields are displayed for each unsorted transaction on said computer screen, each unsorted transaction of at least some of the unsorted transactions has fields filled with transaction data which are pertinent to the unsorted transaction and has at least one open field open for insertion of a category item pertinent to the unsorted transaction, said method comprising the steps of:

upon one or more commands by the debtor, enabling the debtor to insert a plurality of the category items selected by the debtor in selected open fields associated with [[the]] said at least

some of the unsorted transactions and display respective selected fields filled with selected category items on the debtor's computer screen; and screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor enabling the debtor to sort the <u>unsorted</u> transactions <u>that are simultaneously displayed on the debtor's computer screen</u> by one or more <u>of</u> <u>the</u> category items selected by the debtor and <u>simultaneously</u> display the <u>unsorted</u> transactions sorted by said one or more <u>of the</u> category items on the debtor's computer screen.

93. (Currently amended) A method as claimed in claim 92 further comprising the step of:

simultaneously with said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen, enabling a display of said plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor's computer screen. screen simultaneously with said simultaneous display of said plurality of unsorted transactions.

94. (Currently amended) A method as claimed in claim 93 further comprising the steps of:

the debtor's computer screen enables a display of rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and [[a]] at least one category item column wherein the transaction column has data columns have fields filled with said transaction data and said [[the]] at least one category item column has an open field; a plurality of said open fields;

upon the debtor activating a selected line item and then activating a selected category item button, enabling a display filling of the open field for the selected line item filled with the category item associated with corresponding to the selected category item button.

95. (Currently amended) A method as claimed in claim 92 further comprising the steps of:

wherein said each unsorted transaction of at least some of the unsorted transactions, that has said at least one open field, having primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to each unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

enabling the debtor to insert at least primary and secondary category items in at least first and second open said primary and secondary fields respectively associated with each of at least some of the transactions for displaying first and second said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands enabling the debtor to sort the <u>unsorted</u> transactions by said at least said primary and secondary category items selected by the debtor and <u>simultaneously</u> display the <u>unsorted</u> transactions sorted by said primary and secondary category items on the debtor's computer screen.

96. (Currently amended) A method as claimed in claim 95 further comprising the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions enabling a display of said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons enabling a <u>selection and</u> display of the selected primary and secondary category items in selected <del>said first</del> and second open selected primary and secondary fields respectively on the debtor's computer

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97. (Currently amended) A method as claimed in claim 96 further comprising the steps of:

enabling wherein said simultaneous display of said plurality of unsorted transactions a display of displays rows of line items on the debtor's computer screen with each line item representing [[a]]an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction column has data columns have fields filled with said transaction data and [[each]] the primary and secondary category item column has an open field; columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, enabling a display selection and filling of the [[open]] primary or secondary field in the primary or secondary category column respectively for the selected line item filled with the category item associated with corresponding to the selected primary or secondary category item button.

98. (Previously presented) A method as claimed in claim 92 further comprising the step of:

enabling a display in at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data.

99. (Currently amended) A method as claimed in claim 92 further comprising the steps of: including a bill paying method which comprises the steps of:

enabling a display on said computer screen of the name of said at least one monetary funding activity as a monetary funding activity button; button on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, enabling the debtor to

display an account balance in a monetary funding account with [[the]] <u>said at least one</u> monetary funding activity on the debtor's computer <del>screen;</del> <u>screen simultaneously with said simultaneous</u> <u>display of said plurality of unsorted transactions;</u> and

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enabling a display on said computer screen of a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed. simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor is enabled to select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.

100. (Currently amended) Computer readable medium or media for an internet hosted bill paying system with transaction sorting for at least one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and at least one monetary funding activity that has a monetary funding computer so that the debtor, creditor and monetary funding activity can transmit and receive transaction data via their computers over the internet wherein the transaction data is data regarding a plurality of unsorted transactions with portions of the transaction data defining respective <u>unsorted</u> transactions of said plurality of <u>unsorted</u> transactions wherein each unsorted transaction involves paying a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding account with the monetary funding activity and wherein a plurality of fields filled with transaction data for each unsorted transaction are transmitted to the debtor's computer via the internet for display on the debtor's computer screen wherein each field filled with said transaction data contains at least a respective part of one of the portions of said transaction data that corresponds to a respective unsorted transaction and wherein one or more open fields are displayed for each <u>unsorted</u> transaction in said computer screen, said computer readable medium or media having computer executable instructions for performing the steps of:

transmitting a plurality of fields to the debtor's computer via the internet for display on the debtor's computer screen with some of the fields being filled with transaction data for each

transaction wherein each field, that is filled with said transaction data, contains at least a respective part of one of the portions of said transaction data that corresponds to a respective transaction;

transmitting a simultaneous display of said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;

upon one or more commands by the debtor, inserting a plurality of <u>the</u> category items selected by the debtor in selected open fields associated with [[the]] <u>said at least some of the unsorted</u> transactions and displaying respective selected fields filled with selected category items on the debtor's computer <del>screen; and screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and</del>

upon one or more commands by the debtor, sorting the <u>unsorted</u> transactions <u>that are</u> <u>simultaneously displayed on the debtor's computer screen</u> by one or more <u>of the</u> category items selected by the debtor and <u>simultaneously</u> displaying the <u>unsorted</u> transactions sorted by said one or more <u>of the</u> category items on the debtor's computer screen.

101. (Currently amended) Computer readable medium or media as claimed in claim 100 having computer executable instructions for further performing the step of:

simultaneously with said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen, displaying said plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item so that the debtor can activate [[said]] selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor's computer screen: screen simultaneously with said simultaneous display of said plurality of unsorted transactions.

102. (Currently amended) A method as claimed in claim 101 further comprising the

steps of:

enabling wherein said transmitting of said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen includes transmitting a display of rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and [[a]] at least one category item column wherein the transaction column has data columns have fields filled with said transaction data and [[the]] said at least one category item column has an open field; a plurality of open fields; and

upon the debtor activating a selected line item and then activating a selected category item button, displaying filling the open field for the selected line item filled with the category item associated with corresponding to the selected category item button.

103. (Currently amended) Computer readable medium or media as claimed in claim 100 having computer executable instructions for further performing the steps of:

wherein said transmitting of each unsorted transaction with at least one open field includes transmitting each unsorted transaction with primary and secondary fields open for insertion of primary and secondary category items respectively pertinent to each unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

upon one or more commands by the debtor, inserting at least primary and secondary category items in at least first and second open selected by the debtor in said primary and secondary fields respectively associated with each of at least some of the transactions for displaying first and second said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor, sorting the unsorted transactions by said at

<u>least</u> primary and secondary category items selected by the debtor and <u>simultaneously</u> displaying the <u>unsorted</u> transactions sorted by said primary and secondary category items on the debtor's computer screen.

104. (Currently amended) Computer readable medium or media as claimed in claim

103 having computer executable instructions for further performing the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons, displaying the selected primary and secondary category items in selected first and second open primary and secondary fields respectively on the debtor's computer screen.

105. (Currently amended) A method as claimed in claim 104 further comprising the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions displaying rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction column has data columns have fields filled with said transaction data and [[each]] the primary and secondary category item column has an open field; columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, displaying filling the [[open]] primary or secondary field in the primary or secondary category column respectively for the selected line item filled with the category item associated with corresponding to the selected primary or secondary category item button.

106. (Previously presented) A method as claimed in claim 100 further comprising the step of:

displaying at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data.

107. (Currently amended) Computer readable medium or media as claimed in claim 100 having computer executable instructions for further performing the step of:

displaying the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen; screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, displaying an account balance in said monetary funding account with [[the]] said at least one monetary funding activity on the debtor's computer screen; screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

displaying on said computer screen a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed. simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor is enabled to select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.

108. (Currently amended) A computer readable medium or media for an internet hosted bill paying and transaction sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and at least one monetary funding activity that has a monetary funding computer so that the debtor, creditor and monetary funding activity can transmit and receive transaction data via their computers over the internet wherein the transaction data is data regarding a plurality of <u>unsorted</u> transactions with portions of the transaction data

defining respective <u>unsorted</u> transactions of said plurality of <u>unsorted</u> transactions wherein each transaction involves paying a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding account with the monetary funding activity and wherein a plurality of fields filled with transaction data for each transaction are transmitted to the debtor's computer via the internet for display on the debtor's computer screen wherein each field, that is filled with said transaction data, contains at least a respective part of one of the portions of said transaction data that corresponds to a respective transaction and wherein one or more open fields are displayed for each transaction in said computer screen, wherein a simultaneous display of said plurality of unsorted transactions is transmitted to the debtor's computer via the internet for display on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction, said computer readable medium having computer executable instructions for performing the steps of:

upon one or more commands by the debtor, inserting a plurality of <u>the</u> category items selected by the debtor in selected open fields associated with [[the]] <u>said at least some of the unsorted</u> transactions and displaying <u>respective</u> selected fields filled with selected category items on the debtor's computer <del>screen; and screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and</del>

upon one or more commands by the debtor, sorting the <u>unsorted</u> transactions <u>that are</u> <u>simultaneously displayed on the debtor's computer screen</u> by one or more <u>of the</u> category items selected by the debtor and <u>simultaneously</u> displaying the <u>unsorted</u> transactions sorted by said one or more <u>of the</u> category items on the debtor's computer screen.

109. (Currently amended) A computer readable medium or media as claimed in claim 108 having computer executable instructions for further performing the step of:

simultaneously with the simultaneous display of the unsorted transactions displaying said plurality of category items as a simultaneous display of category item buttons on the debtor's computer screen with each category item button corresponding to a respective category item

button so that the debtor can activate [[said]] selected category item buttons for selecting and simultaneously displaying said selected category items in said selected open fields on the debtor's computer screen. screen simultaneously with said simultaneous display of said plurality of unsorted transactions.

110. (Currently amended) A method as claimed in claim 109 further comprising the steps of:

enabling wherein the transmitting of said simultaneous display of said plurality of unsorted transactions on the debtor's computer screen includes transmitting a display of rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and [[a]] at least one category item column wherein the transaction column has data columns have fields filled with said transaction data and said [[the]] at least one category item column has an open field; a plurality of open fields; and

upon the debtor activating a selected line item and then activating a selected category item button, displaying filling the open field for the selected line item filled with the category item associated with corresponding to the selected category item button.

111. (Currently amended) A computer readable medium or media as claimed in claim 108 having computer executable instructions for performing the steps of:

wherein said transmitting of each unsorted transaction with at least one open field includes transmitting each unsorted transaction with primary and secondary fields open for insertion of selected primary and secondary category items respectively pertinent to each unsorted transaction wherein each primary category item is a first part of a purpose for the unsorted transaction and each secondary category item is a second part of the purpose for the unsorted transaction;

upon one or more commands by the debtor, inserting at least primary and secondary category items in at least first and second open selected by the debtor in said primary and secondary fields respectively associated with each of at least some of the transactions for

displaying first and second said primary and secondary fields filled with said primary and secondary category items respectively on the debtor's computer screen wherein each primary category item is a first part of a purpose for a respective transaction and each secondary category item is a second part of the purpose for said respective transaction; simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor, sorting the <u>unsorted</u> transactions by <u>said at</u> <u>least</u> primary and secondary category items selected by the debtor and <u>simultaneously</u> displaying the <u>unsorted</u> transactions sorted by said primary and secondary category items on the debtor's computer screen.

112. (Currently amended) A computer readable medium or media as claimed in claim
111 having computer executable instructions for performing the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions displaying said primary and secondary category items as primary and secondary category item buttons respectively on the debtor's computer screen with each secondary category item button being associated with a respective primary category item button; and

upon the debtor activating selected primary and secondary category item buttons, displaying the selected primary and secondary category items in selected first and second open primary and secondary fields respectively on the debtor's computer screen.

113. (Currently amended) A method as claimed in claim 112 further comprising the steps of:

simultaneously with said simultaneous display of said plurality of unsorted transactions, displaying rows of line items on the debtor's computer screen with each line item representing [[a]] an unsorted transaction and with the rows of line items having transaction data columns and at least primary and secondary category item columns wherein the transaction column has data columns have fields filled with said transaction data and [[each]] the primary and secondary category item column has an open field; columns have said primary and secondary fields respectively; and

upon the debtor activating a selected line item and then activating a selected primary or secondary category item button, displaying filling the [[open]] primary or secondary field in the primary or secondary category column respectively for the selected line item filled with the category item associated with corresponding to the selected primary or secondary category item button.

114. (Previously presented) A method as claimed in claim 108 further comprising the step of:

displaying at least some of the sorted transactions on the debtor's computer screen which includes at least product or services purchased, amount paid for the product or services and date paid transaction data.

115. (Currently amended) A computer readable medium or media as claimed in claim 108 having computer executable instructions for further performing the steps of:

displaying the name of said at least one monetary funding activity as a monetary funding activity button on the debtor's computer screen; screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

upon the debtor activating the monetary funding activity button, displaying an account balance in said monetary funding account with [[the]] said at least one monetary funding activity on the debtor's computer screen; screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

displaying on said computer screen a payment approved button that, when activated by the debtor, debits said monetary funding account to pay said bill after said account balance is displayed. simultaneously with said simultaneous display of said plurality of unsorted transactions so that after the account balance is displayed, the debtor is enabled to select an unsorted transaction and activate the payment approved button to pay the bill associated with the selected unsorted transaction.